

June 7,2014

Wollmuth Maher & Deutsch LLP
500 Fifth Avenue,
New York, New York 10110.

Attention.
William A.Maher
James N.Lawlor
Adam M Bialek.

In response to the Chapter 11 case #08-13555 (SCC) Lehman Brothers notice; I received this notice on Friday June 6, 2014 addressed to V&M International Mortgage Corp.

Upon review of this notice, I would like to clarify the relationship between V&M and Lehman Brothers. V&M acted as a mortgage Company originating loans on behalf of Lehman Brothers as a wholesale lender and V&M as a retail lender. All loans submitted to Lehman were processed by V&M and submitted to Lehman's underwriters for final review and quality control.

At no time did V&M International Mortgage package and sell loans to Lehman Brothers nor close in the V&M name.

In the year of 2010, I decided to close the doors of V&M International Mortgage due to lack of business and ceased to originate loans.

I am now retired living on my Social Security income and have no assets whatsoever. Therefore I respectfully request relief of any actions that you might decide to take and I hope that this explanation meets to your satisfaction.

Victor Rivera
V& M International Mortgage ,Corp



Victor Rivera

1775 Via Luccuna Cir.
Wandermire, FL 34786



*The Chambers of the Honorable Stanley C. Chapman
One Bowling Green
New York, New York 10004*

